

In re: HECTOR HERNANDEZ
 YADIRA HAYDEE HERNANDEZ
 Debtor(s)

Case No.: 19-31524-HCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Stuart C. Cox, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/13/2019.
- 2) The plan was confirmed on 12/11/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 07/31/2023.
- 6) Number of months from filing or conversion to last payment: 34.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 56,977.62.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All Checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$8,970.00
Less amount refunded to debtor:	\$10.57

NET RECEIPTS: \$8,959.43

Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$2,910.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$686.55
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,596.55

Attorney fees paid and disclosed by debtor: \$1,190.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
BANK CAPITAL SERVICES	Unsecured	NA	NA	NA	.00	.00
BHS PHYS NETWORK INC	Unsecured	3,158.32	NA	NA	.00	.00
CAPITAL ONE	Unsecured	600.00	NA	NA	.00	.00
CAPITAL ONE BANK USA	Unsecured	6,491.00	6,491.09	6,491.09	90.62	.00
CAPITAL ONE BANK USA	Unsecured	4,294.00	4,294.24	4,294.24	59.95	.00
CAPITAL ONE BANK USA	Unsecured	662.00	662.39	662.39	5.04	.00
CEDAR ADVANCES ,LLC	Unsecured	NA	NA	NA	.00	.00
CHASE	Unsecured	3,547.18	NA	NA	.00	.00
CHASE	Unsecured	1,726.97	NA	NA	.00	.00
CITIBANK, N.A	Unsecured	8,193.00	8,193.78	8,193.78	119.88	.00
CITICARDS/CITIBANK	Unsecured	1,392.64	NA	NA	.00	.00
CITICARDS/CITIBANK	Unsecured	8,100.00	NA	NA	.00	.00
CLARK HILL STRASBURGER	Unsecured	NA	NA	NA	.00	.00
COMPLETE BUSINESS SOLUTIONS GR	Unsecured	NA	.00	.00	.00	.00
CREDIT FIRST NATIONAL ASSOCIATION	Unsecured	5,202.00	NA	NA	.00	.00

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF TEXAS
EL PASO DIVISIONIn re: HECTOR HERNANDEZ
YADIRA HAYDEE HERNANDEZ
Debtor(s)

Case No.: 19-31524-HCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
DEPT. OF ED/NELNET	Unsecured	6,422.00	NA	NA	.00	.00
DEPT. OF ED/NELNET	Unsecured	6,296.00	NA	NA	.00	.00
DEPT. OF ED/NELNET	Unsecured	4,620.00	NA	NA	.00	.00
DEPT. OF ED/NELNET	Unsecured	4,611.00	NA	NA	.00	.00
DEPT. OF ED/NELNET	Unsecured	4,597.00	NA	NA	.00	.00
DEPT. OF ED/NELNET	Unsecured	4,290.00	NA	NA	.00	.00
EL GALLITO INGLES	Unsecured	5,202.77	NA	NA	.00	.00
ELEMENT TRANSPORTATION II, LLC	Secured	NA	.00	.00	.00	.00
ELEMENT TRANSPORTATION II, LLC	Unsecured	35,257.25	NA	NA	.00	.00
EMERGENCY SERVICES OF TEXAS PA	Unsecured	NA	1,055.00	1,055.00	10.70	.00
EMERGENCY SERVICES OF TEXAS PA	Unsecured	1,055.00	NA	NA	.00	.00
ENGs	Unsecured	NA	NA	NA	.00	.00
ENGs COMMERCIAL FINANCE CO.	Unsecured	NA	220,487.75	220,487.75	1,129.49	.00
F.N.B. EQUIPMENT FINANCE	Unsecured	NA	109,506.20	109,506.20	1,378.73	.00
FINANCIAL PACIFIC LEASING	Secured	NA	.00	.00	.00	.00
FINANCIAL PACIFIC LEASING	Unsecured	41,163.77	NA	NA	.00	.00
FIRST LIGHT FEDERAL CREDIT UN.	Unsecured	12,907.95	12,907.95	12,907.95	195.27	.00
FOX CAPITAL GROUP	Unsecured	NA	NA	NA	.00	.00
FREEDOM VISA	Unsecured	1,720.00	NA	NA	.00	.00
FREEDOM VISA	Unsecured	3,547.18	NA	NA	.00	.00
G.E.C.U.	Unsecured	5,014.00	5,082.26	5,082.26	70.95	.00
G.E.C.U.	Unsecured	NA	13,318.58	13,318.58	201.47	.00
HOSPITALS OF PROVIDENCE-EAST	Unsecured	675.00	NA	NA	.00	.00
HOSPITALS OF PROVIDENCE-EAST	Unsecured	675.00	NA	NA	.00	.00
JACK O'BOYLE & ASSOCIATES	Unsecured	NA	NA	NA	.00	.00
JAMES W. BREWER	Unsecured	NA	NA	NA	.00	.00
JAMES W. KING	Unsecured	NA	NA	NA	.00	.00
JAMES W. KING	Unsecured	NA	NA	NA	.00	.00
JEFFERSON CAPITAL SYSTEM, LLC	Unsecured	NA	1,970.45	1,970.45	19.99	.00
JPMORGAN CHASE BANK NA	Unsecured	3,547.00	3,547.18	3,547.18	49.52	.00
JPMORGAN CHASE BANK NA	Unsecured	1,681.00	1,726.97	1,726.97	17.52	.00
KEMP SMITH	Unsecured	NA	NA	NA	.00	.00
LVNV FUNDING	Unsecured	1,086.72	NA	NA	.00	.00
LVNV FUNDING, LLC	Unsecured	1,392.00	1,392.64	1,392.64	14.13	.00
LVNV FUNDING, LLC	Unsecured	NA	1,086.72	1,086.72	11.03	.00
MACKIE WOLF ZIENTZ & MANN, P.C.	Unsecured	NA	NA	NA	.00	.00
MHC FINANCIAL SERVICES	Unsecured	NA	78,847.80	78,847.80	479.15	.00
MHC FINANCIAL SERVICES	Unsecured	NA	NA	NA	.00	.00
PACCAR FINANCIAL	Unsecured	NA	NA	NA	.00	.00
PACCAR FINANCIAL CORP.	Unsecured	NA	54,135.22	54,135.22	309.63	.00
PADFIELD & STOUT LLP	Unsecured	NA	NA	NA	.00	.00
PINNACLE CREDIT SERVICES	Unsecured	NA	790.38	790.38	5.26	.00

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF TEXAS
EL PASO DIVISIONIn re: HECTOR HERNANDEZ
YADIRA HAYDEE HERNANDEZ
Debtor(s)

Case No.: 19-31524-HCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
PINNACLE CREDIT SERVICES	Unsecured	790.38	NA	NA	.00	.00
PLATINUM RAPID FUNDING GROUP	Unsecured	79,259.32	NA	NA	.00	.00
PLATINUM RAPID FUNDING GROUP, LTI	Unsecured	NA	.00	.00	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,830.00	6,069.92	6,069.92	84.73	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,532.56	5,532.56	5,532.56	77.24	.00
PRYOR & MANDELUP,L.L.P	Unsecured	NA	NA	NA	.00	.00
QUEEN FUNDING LLC	Unsecured	29,724.50	NA	NA	.00	.00
QUEEN FUNDING, LLC	Unsecured	NA	.00	.00	.00	.00
QUEST DIAGNOSTICS INCORPORATED	Unsecured	89.29	NA	NA	.00	.00
QUICKSPOT FUNDING	Unsecured	NA	NA	NA	.00	.00
REAGAN MCLAIN & HATCH, LLP	Unsecured	NA	NA	NA	.00	.00
RITCHESON, LAUFFER & VINCENT PC	Unsecured	NA	NA	NA	.00	.00
ROCKY MOUNTAIN MORTGAGE CO.	Priority	NA	900.00	900.00	900.00	.00
ROCKY MOUNTAIN MORTGAGE CO.	Secured	111,046.00	109,153.95	109,153.95	.00	.00
ROCKY MOUNTAIN MORTGAGE CO.	Secured	NA	.00	.00	.00	.00
SYNCB/CARE CREDIT	Unsecured	3,097.00	NA	NA	.00	.00
SYNCHRONY BANK	Unsecured	3,665.00	NA	NA	.00	.00
SYNCHRONY BANK	Unsecured	3,665.51	3,665.51	3,665.51	51.17	.00
TAX ASSESSOR-COLLECTOR	Priority	NA	NA	NA	.00	.00
TD AUTO FINANCE	Unsecured	65,973.58	NA	NA	.00	.00
TD AUTO FINANCE LLC	Unsecured	NA	12,715.66	12,715.66	69.95	.00
TD AUTO FINANCE LLC	Unsecured	NA	NA	NA	.00	.00
WELLS FARGO BANK	Unsecured	989.00	989.58	989.58	11.46	.00
WILCOX LAW, PLLC	Unsecured	NA	NA	NA	.00	.00

In re: HECTOR HERNANDEZ
 YADIRA HAYDEE HERNANDEZ
 Debtor(s)

Case No.: 19-31524-HCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
WILCOX LAW, PLLC	Unsecured	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

Secured Payments:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	109,153.95	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00
TOTAL SECURED:	109,153.95	.00	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	900.00	900.00	.00
TOTAL PRIORITY:	900.00	900.00	.00

GENERAL UNSECURED PAYMENTS:

554,469.83 4,462.88 .00

Disbursements:

Expenses of Administration:	\$3,596.55		
Disbursements to Creditors:	\$5,362.88		
TOTAL DISBURSEMENTS:			\$8,959.43

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 08/07/2023

By: /s/Stuart C. Cox
 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.

United States Bankruptcy Court
Western District of Texas

In re:
Hector Hernandez
Yadira Haydee Hernandez
Debtors

Case No. 19-31524-hcm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0542-3

User: admin

Page 1 of 4

Date Rcvd: Aug 07, 2023

Form ID: pdfapac

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2023:

Recip ID	Recipient Name and Address
db/db	+ Hector Hernandez, Yadira Haydee Hernandez, 14259 Rattler Point Drive, El Paso, TX 79938-5203
cr	+ Engs Commercial Finance Co., c/o Kemp Smith LLP, 221 N Kansas, Suite 1700, El Paso, TX 79901-1401
cr	+ Financial Pacific Leasing, Inc., c/o Padfield & Stout, LLP, 420 Throckmorton, Suite 1210, Fort Worth, TX 76102-3792
cr	+ PACCAR Financial Corp., c/o Reagan McLain & Hatch, LLP, White Rock Tower, Suite 300, 6510 Abrams Road, Dallas, TX 75231-7200
cr	+ Power Funding, Ltd., c/o Scott Ritcheson, Ritcheson, Lauffer & Vincent, 821 ESE Loop 323, Ste. 530, Tyler, TX 75701-9779
17859841	+ Bank Capital Services, 1853 Highway 315, Pittston, PA 18640-6101
17865695	+ Bank Capital Services, LLC d/b/a, First National Bank Equipment Finance, c/o Andrew Edson, Esq., Clark Hill Strasburger, 901 Main Street, Suite 6000 Dallas, Texas 75202-3748
17908309	+ Bank Capital Services, LLC d/b/a F.N.B. Equipment, 1853 Highway 315, Pittston, PA 18640-6101
17859842	+ Cedar Advance, LLC, 25 Robert Pitt Dr., Ste. 204, Monsey, NY 10952-3366
17859844	+ ENG Commercial Finance, 2441 Warrenville Rd., Ste. 310, Lisle, IL 60532-3642
17859843	+ Element Transportation II LLC, P.O. Box 1719, Portland, OR 97207-1719
17995093	+ Financial Pacific Leasing, Inc., c/o Joseph D. Austin, Padfield & Stout, LLP, 420 Throckmorton Street, Suite 1210, Fort Worth, Texas 76102-3792
17995039	+ Financial Pacific Leasing, Inc., c/o Mark W. Stout, Padfield & Stout, LLP, 420 Throckmorton Street, Suite 1210, Fort Worth, Texas 76102-3792
17863028	James W. Brewer, Kemp Smith LLP, P.O. Box 2800, El Paso, Texas 79999-2800
17859847	+ MHC Financial, 11120 Tomahawk Creek Parkway, Leawood, KS 66211-2695
17867996	+ MHC Financial Services, 4501 College Blvd., Ste. 160, Leawood, KS 66211-2337
17859848	#+ Paccar Financial, P.O. Box 2374, Denton, TX 76202-2374
17875438	+ Platinum Rapid Funding Group, Ltd., Pryor & Mandelup, L.L.P., Attn: Anthony F. Giuliano, 675 Old Country Road, Westbury, NY 11590-4513
17897474	+ Platinum Rapid Funding, Ltd., Pryor & Mandelup, L.L.P., 675 Old Country Road, Westbury, NY 11590-4513, Attn.: Anthony F. Giuliano
17859849	+ Platnium Rapid Funding Group, 348 RXR Plaza, Uniondale, NY 11556-0348
17867546	+ Power Funding, Ltd., c/o Scott A. Ritcheson, Ritcheson, Lauffer & Vincent, P.C., 821 ESE Loop 323, Ste. 530, Tyler, Texas 75701-9779
17859850	+ Queen Funding LLC, 101 Chase Ave., Ste. 208, Lakewood, NJ 08701-4762
17859851	+ QuickSpot Funding, 20 N. 3rd Street, Philadelphia, PA 19106-2118
17867681	+ ROCKY MOUNTAIN MORTGAGE COMPANY, C/O TRAVIS H GRAY, ATTORNEY, JACK OBOYLE AND ASSOCIATES, PO BOX 815369, DALLAS, TX 75381-5369
17873861	+ ROCKY MOUNTAIN MORTGAGE COMPANY, 2244 Trawood, Ste 100, El Paso, TX 79935-3032
17907175	+ Synchrony Bank by AIS, InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
17877312	+ TD Auto Finance LLC, c/o Wilcox Law, PLLC, P.O. Box 201849, Arlington, TX 76006-1849
18369348	+ TD Bank, N.A., successor in interest to, TD Auto Finance LLC, P.O. Box 551080, Jacksonville, FL 32255-1080

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
----------	----------------------------	-----------	----------------------------

District/off: 0542-3

User: admin

Page 2 of 4

Date Rcvd: Aug 07, 2023

Form ID: pdfapac

Total Noticed: 51

17882713	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 07 2023 22:07:31	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
17910731	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2023 22:07:18	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
17967056	^ MEBN	Aug 07 2023 21:58:47	ELEMENT TRANSPORTATION II, LLC, c/o Mackie Wolf Zientz & Mann, P.C., Parkway Office Center, Suite 900, 14160 North Dallas Parkway, Dallas, TX 75254-4314
17901918	Email/Text: BNCnotices@dcmsservices.com	Aug 07 2023 22:03:00	Emergency Services of Texas, PA, PO Box 1123, Minneapolis MN 55440-1123
17868676	Email/Text: bankruptcy@firstlightfcu.org	Aug 07 2023 22:03:00	FIRSTLIGHT FEDERAL CREDIT UNION, P O BOX 24901, EL PASO, TX 79914-9001
17859845	+ Email/Text: dmckittrick@finpac.com	Aug 07 2023 22:03:00	Financial Pacific Leasing, 3455 S. 344th Way, Ste. 300, Federal Way, WA 98001-9546
17883251	+ Email/Text: GECU-BKNotices@gecu.com	Aug 07 2023 22:03:00	GECU, PO Box 20998, El Paso TX 79998-0998
17904259	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 07 2023 22:03:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
17871083	+ Email/Text: RASEBN@raslg.com	Aug 07 2023 22:03:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
17877250	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 07 2023 22:03:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
17866018	Email/PDF: resurgentbknofications@resurgent.com	Aug 07 2023 22:07:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
17867911	+ Email/Text: jking@offermanking.com	Aug 07 2023 22:03:00	MHC Financial Services, c/o James W. King, 6420 Wellington Place, Beaumont, TX 77706-3206
17908733	Email/Text: jfeinstein@mhccna.com	Aug 07 2023 22:03:00	Engs Commercial Finance Co., One Pierce Place, Suite 1100 West, Itasca, IL 60143
17964422	^ MEBN	Aug 07 2023 21:58:46	MUSA AUTO FINANCE, LLC as servicer for ELEMENT TRA, c/o Mackie Wolf Zientz & Mann, P.C., Parkway Office Center, Suite 900, 14160 North Dallas Parkway, Dallas, TX 75254-4314
17866388	+ Email/PDF: cbp@omf.com	Aug 07 2023 22:07:24	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
17907285	Email/Text: pfc.bankruptcy.packages@paccar.com	Aug 07 2023 22:03:00	PACCAR Financial Corp., Attn: Linda Markle, BK Specialist, P.O. Box 1518, Bellevue, WA 98009-1518
17905923	Email/Text: pfc.bankruptcy.packages@paccar.com	Aug 07 2023 22:03:00	PACCAR Financial Corp., P.O. Box 1518, Bellevue, Washington 98009-1518
18002788	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 07 2023 22:07:17	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
17860060	+ Email/PDF: rmscedi@recoverycorp.com	Aug 07 2023 22:07:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
17866019	Email/PDF: resurgentbknofications@resurgent.com	Aug 07 2023 22:07:27	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
17877313	+ Email/Text: jaxbanko@td.com	Aug 07 2023 22:03:00	TD Auto Finance LLC, P.O. Box 551080, Jacksonville, FL 32255-1080
17859852	Email/Text: jaxbanko@td.com	Aug 07 2023 22:03:00	TD Bank Auto Financial, P.O. Box 16035, Lewiston, ME 04243-9517

District/off: 0542-3

User: admin

Page 3 of 4

Date Rcvd: Aug 07, 2023

Form ID: pdfapac

Total Noticed: 51

17901299

Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Aug 07 2023 22:07:18

Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
17905924		Attention: Linda Markle
cr	*	GECU, P.O. Box 20998, El Paso, TX 79998-0998
cr	*+	MHC Financial Services, c/o James W. King, 6420 Wellington Place, Beaumont, TX 77706-3206
cr	*+	Platinum Rapid Funding Group, Ltd., Pryor & Mandelup, L.L.P., Attn: Anthony F. Giuliano, 675 Old Country Road, Westbury, NY 11590-4513
cr	*+	Rocky Mountain Mortgage Company, 2244 TRAWOOD, STE 100, EL PASO, TX 79935-3032
17964423	*+	MUSA AUTO FINANCE, LLC as servicer for ELEMENT TRA, c/o Mackie Wolf Zientz & Mann, P.C., Parkway Office Center, Suite 900, 14160 North Dallas Parkway, Dallas, TX 75254-4314
18005446	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
17909395	##+	Complete Business Solutions Group, Inc., c/o Joe Cole, 20 N. 3rd Street, Philadelphia, PA 19106-2118
17859846	##+	Fox Capital Group, 65 Broadway Suite 804, New York, NY 10006-2503

TOTAL: 1 Undeliverable, 6 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2023 at the address(es) listed below:

Name	Email Address
Andrew Edson	on behalf of Creditor Bank Capital Services LLC d/b/a First National Bank Equipment Finance aedson@clarkhill.com, mina.alvarez@clarkhillstrasburger.com
Anthony F. Giuliano	on behalf of Creditor Platinum Rapid Funding Group Ltd. afg@glpcny.com
Carlos A. Miranda	on behalf of Creditor GECU cmiranda@eptxlawyers.com wendy@eptxlawyers.com
Jack O'Boyle	on behalf of Creditor Rocky Mountain Mortgage Company ecf@jackoboyle.com robbie@jackoboyle.com
James W. Brewer	on behalf of Creditor Engs Commercial Finance Co. jbrewer@kempsmith.com tschoemer@kempsmith.com
James W. King	on behalf of Creditor MHC Financial Services jking@offerbanking.com
Joseph D Austin	on behalf of Creditor Financial Pacific Leasing Inc. joseph.austin@kellyhart.com

District/off: 0542-3

User: admin

Page 4 of 4

Date Rcvd: Aug 07, 2023

Form ID: pdfapac

Total Noticed: 51

Mark W. Stout	on behalf of Creditor Financial Pacific Leasing Inc. ms@livepad.com
Michael R. Nevarez	on behalf of Debtor Hector Hernandez MNevarez@LawOfficesMRN.com MRN4Bankruptcy@gmail.com
Michael R. Nevarez	on behalf of Debtor Yadira Haydee Hernandez MNevarez@LawOfficesMRN.com MRN4Bankruptcy@gmail.com
Michael W. Zientz	on behalf of Creditor MUSA AUTO FINANCE LLC as servicer txwd@mwzmlaw.com
Michael W. Zientz	on behalf of Creditor ELEMENT TRANSPORTATION II LLC txwd@mwzmlaw.com
Robert J. Reagan	on behalf of Creditor PACCAR Financial Corp. bob@reaganmclain.com wtm@reaganmclain.com;myra@reaganmclain.com
Ronald E Ingalls	ingallstrustee@gmail.com ecf@ingallstrustee.com;ri@trustesolutions.net;sioboop@ingallstrustee.com
Scott A. Ritcheson	on behalf of Creditor Power Funding Ltd. scottr@rllawfirm.net, mistyb@rllawfirm.net
Stephen Wilcox	on behalf of Creditor TD Auto Finance LLC swilcox@wilcoxlaw.net krw77@sbcglobal.net;kraudry@wilcoxlaw.net
Stephen W. Wu	on behalf of Creditor ELEMENT TRANSPORTATION II LLC swu@mwzmlaw.com, txwd@mwzmlaw.com
Travis Hegar Gray	on behalf of Creditor Rocky Mountain Mortgage Company travis@jackoboyle.com ecf@jackoboyle.com
United States Trustee - EP12	USTPRegion07.SN.ECF@usdoj.gov

TOTAL: 19